

SOUTHEND CHRISTIAN FELLOWSHIP
ANNUAL REPORT AND UNAUDITED FINANCIAL STATEMENTS
FOR THE YEAR ENDED 31 DECEMBER 2021

SOUTHEND CHRISTIAN FELLOWSHIP

LEGAL AND ADMINISTRATIVE INFORMATION

Trustees

P Burgess
C Burgess
R Bates - Chair
N Elliott
M Hart - Secretary
G Stone - Treasurer
M Verrinder

Charity number

290547

Principal address

The Plaza Centre
600 Southchurch Road
Southend-on-Sea
Essex
England
SS1 2PT

Independent examiner

Francis James & Partners LLP
1386 London Road
Leigh on Sea
Essex
England
SS9 2UJ

SOUTHEND CHRISTIAN FELLOWSHIP

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SOUTHEND CHRISTIAN FELLOWSHIP

REPORT

FOR THE YEAR ENDED 31 DECEMBER 2021

The trustees present their report with the financial statements of the charity for the year ended 31 December 2020.

The financial statements have been prepared in accordance with the accounting policies set out in note 1 to the financial statements and comply with the Southend Christian Fellowship governing document, the Charities Act 2011 and "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019).

STRUCTURE, GOVERNANCE AND MANAGEMENT

Governing document

The charity is controlled by its governing document, a deed of trust which is dated 5 October 1984 and amended by resolution on the 14 October 1992, and constitutes an unincorporated charity.

The Church is not part of a denomination or network and is entirely self-governing, albeit it seeks to work with other like minded churches in the local area, the UK and Overseas.

Risk management

The trustees' have assessed the major risks to which the charity is exposed, and are satisfied that systems are in place to mitigate exposure to the major risks.

Organisational Structure

The Fellowship's activities are overseen by the Senior Leadership Team.

Senior Leadership Team

Clive Baggerley (as of 01/03/2021)

Robert Bates

Chrissy Burgess

Peter Burgess

Nicola Goddard (stepped down 30/09/2021)

Lindsey Nelson

Chrissy Burgess is the current appointed Team Leader.

The Trustees meet at least bimonthly to review strategy, performance, operating plans, budgets and building matters and were regularly consulted and informed on matters of importance.

Trustees

Robert Bates (Chairman)

Ruth Aina (stepped down 15/10/2021)

Chrissy Burgess

Peter Burgess

Nigel Elliott

Malcolm Hart

Graham Stone

Matthew Verrinder (as of 17/11/2021)

The Senior Leadership Team meet frequently to discuss and oversee the affairs of Southend Christian Fellowship. They work with other members of staff (19) and a large number of volunteers to implement the vision, goals and objects of the Trust. The Senior Leadership Team is assisted by an Extended Leadership Team, consisting of church members who manage the Ministry areas of the Church, currently:-

Management

Southend Christian Fellowship has a three-fold leadership structure, which has some overlap, under the overall direction of the Senior Leadership Team. Each group – Trustees, Staff and Leaders and Ministry Co-ordinators – has distinct responsibilities in order to take adequate care of each church member and continue on-going outward ministry to benefit the community.

SOUTHEND CHRISTIAN FELLOWSHIP

Overall Vision and Direction

The overall vision and direction for the Church is set by the Senior Leadership Team with reference to the Extended Leadership Team, Trustees and Oversight Group.

Oversight Group

The responsibilities of the Oversight Group are to pray and peer. It is not a decision-making group, but rather hears and discerns the health and direction of the Church. It is made up of people representing different groups and experience within the Church. Currently this group consists of Mark and Anita Churchward (based in Southend), Basil and Kathy D'Souza (based in Mumbai, India) and Peter and Mariette Stott (based in South-West England).

Trustees

The responsibilities of the Trustees include:-

- To advise the Senior Leadership Team on staffing, salaries and employment issues;
- To manage the legal responsibilities of the Charity and ensure full compliance with legislation- including both company and charity law;
- To advise on and manage Church assets and property.

Leaders and Staff

The responsibilities of Leaders and Staff include:-

- To provide on-to-one pastoral care for church members;
- To help teach and train church members in the Christian religion;
- To undertake management activities to the best of their abilities under the direction of the Senior Leadership Team.

Co-ordinators:-

To manage, under the guidance of the Senior Leadership Team, the ministry areas of the Church, currently:

- Alpha Course
- Children's ministry
- Community Café
- Men's ministry
- Missions Overseas
- Outreach (evangelism)
- Prayer
- Sozo (Inner Healing and delivery)
- Teaching and Training
- Women's ministry
- Worship
- Youth

Professional Advisers are as shown on the information page. There were no changes in the year. One local firm of solicitors were consulted on a potential land purchase.

SOUTHEND CHRISTIAN FELLOWSHIP

OBJECTIVES AND ACTIVITIES

Objectives and aims

The principal objectives of Southend Christian Fellowship are that of the advancement of the Christian Faith in the UK and Overseas; the advancement of the public benefit of religious and other education on Christian principles, and the relief of those in need, hardship or distress or who are aged, poor, sick and disabled. These policies remain unchanged since the last annual report of the trustees.

Public benefit

'Public Benefit' is the legal requirement that all charities must have charitable purposes which benefit the public. The Charities Act 2011 underlines this requirement. The report seeks to highlight the public benefit provided by Southend Christian Fellowship.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the charity should undertake. All of the many and varied activities of Southend Christian Fellowship as described in this report are available to, and for the benefit of, the public across the complete age spectrum, including children, teenagers and adults.

Therefore, the trustees believe that Southend Christian Fellowship fully complies with the requirements of the Charities Act 2011 with respect to public benefit.

Volunteers

The leadership and trustees recognise that the time, finance and skills given willingly by volunteers enable much of what the Fellowship aims to do to be effectively achieved and are very grateful for this generosity.

The trustees have paid due regard to guidance issued by the Charity Commission in deciding what activities the should undertake.

ADMINISTRATIVE DEVELOPMENTS

Covid continued to have an effect on the Church's activities, although right from the start of the year we attempted to meet primarily in person whilst maintaining an online presence for those unable to meet in person.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

ACHIEVEMENT AND PERFORMANCE

Charitable activities

During this financial year, the church has continued to experience God's provision and growth and growth continued despite covid:

- Southend Christian Fellowship has approximately 190 people attending on a Sunday. This number includes between 40 – 60 children and young people. The main meetings is on a Sunday and commences at 10.30am. Meetings including children and youth meetings. Church membership crosses all social classes, ethnicity and age groups.
- There are a large number of roles in which people are providing volunteer support which enables us to function in practical, administrative and spiritual capacities.

The vision of the church is to be one that actively extends the Kingdom of God by the expression of His love and power

Teaching and Training

Teaching and discipling of the church members has taken place through Sunday morning celebrations, special events and small specific groups.

Hardship Fund

A special fund was raised early in the year to help provide targeted support to those in need within the fellowship. The remit was extended over the course of the year towards the local community as well.

Internships

A new 4 day a week programme commenced in September, open to all, to provide training for individuals to develop life Christian ministry skills. It is led and mentored by a member of the Senior Leadership Team. Two members of the fellowship took the opportunity to enrol.

Pastoral Care

A team of people led by two members of the senior leadership team takes responsibility for pastoral care throughout the church. A new approach and structure will be adopted in 2022 as Covid exposed some limitations in this approach.

Ministry Teams

A number of ministry groups continued throughout the year, providing an opportunity for people to serve and develop their gifts in areas such as pastoral work, worship, prophecy, healing; together with other groups where people could ask questions about the Christian faith in an informal setting.

Childrens Work

Southend Christian Fellowship provides relevant teaching for all ages of children from pre-schoolers to teenagers. This is provided by a team of volunteers drawn from the church membership. Powerzone has continued to provide teaching activities on Sundays for up to 30 children each week. Our hugely successful holiday club for local children resumed after missing the previous summer due to Covid.

Youth work

Youth work resumed during the year once Covid restrictions relaxed and has blossomed with many new people coming into contact with the Fellowship.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

SERVING THE COMMUNITY

Our community activities, Community Café and Tots+ resumed in April and has flourished towards the end of the year after a slow start.

Daisy-Chain Playgroup

The playgroup struggled after recommencing post Covid. In particular, it has been difficult to attract and retain quality staff. Council funding or lack of it has also been an issue for parents. A high number of SEN children have continued to participate. Our Early Years Team continues to support the playgroup team with advice, updates and training.

Sozo (Inner Healing and delivery)

The Team offer a safe environment to explore life's emotional hurts, challenges and wounds.. Sozo is an internationally recognised methodology and all practitioners have to undergo extensive training and vetting.

The Isaiah Project

The Isaiah Project is a compassion based ministry which aims to assist the marginalised and who feel unable to move their life forward without help. It can offer support in a number of practical ways including housing, budgeting and befriending. The Project trustees and most of the senior management and befrienders are members of Southend Christian Fellowship. They are supported by a large number of volunteers from the local community and operate 5 charity shops. Originally Isaiah was part of Southend Christian fellowship before it was considered that it should become a separate charity.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

ENGAGEMENT WITH OTHER CHURCHES AND EVENTS

Church leaders and members of the congregation have been active in promoting and attending numerous inter-church events, and areas of service to the community which included:

Ferndale Baptist Church

We have continued to support the work of Ferndale Baptist church throughout the year.

The Southend Foodbank (Reg Charity no 1163160)

A number of volunteers from the Fellowship serve the foodbank in various roles on a weekly basis. One of the SCF senior leaders is a trustee of this charity along with representatives from a number of churches across the Borough. The foodbank continues to work in conjunction with the Trussell Trust.

Street Pastors

Street Pastors serve the night-time community in Southend. By interacting with the clubbers they are able to identify and assist the vulnerable. They often enable people to get home safely or to seek medical assistance. Street Pastors liaise closely with our local police and Southend's other church/council cooperative schemes.

Healing Rooms/Plaza Healing Centre

For many years the Fellowship worked with other local churches to provide opportunity for confidential healing prayer for any member of the community irrespective of their faith background. In 2018 this ministry came to a close, but Southend Christian Fellowship still continues to offer hope and ministry to the sick through Plaza Healing Centre. Anyone is able to attend and receive prayer for healing within an atmosphere of worship. This attracts people not just from the church, but also from the wider community. We continue to see God's grace poured out on people to heal and restore. Whenever possible this activity transferred to Zoom during the pandemic.

Love Southend

Southend Christian fellowship are widely involved in the activities of Love Southend providing volunteers for the many and varied programmes.

Southend CAP (Christians Against Poverty).

This is an effective debt advice team who are not only able to help clients escape debt, but also provide assistance on budgeting and building a stable financial future. A number of members volunteer their times and skills in partnership with CAP.

Local Collaboration

Southend Christian Fellowship leaders have met regularly with other church leaders, collaborating in serving Southend, South East Essex and beyond. Over recent years we have been involved with a new relational group of Churches that together are looking to partner with others to help transform Essex with the love of God. This grouping "Transforming Essex" involved churches from across the county coming together with a common heart to love and serve our county.

Blaze

Blaze events have continued to prove popular amongst the Youth and are attended by up to 80 young people from churches and youth groups across South East Essex. They are facilitated by a group of 8 -10 youth workers from local congregations. Activities include games, worship, discussions and prayer ministry.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

OVERSEAS SUPPORT

Whilst we do not have personnel working overseas we support a number of churches. Some of these churches are in unstable countries and some are seeing persecution. It is therefore no longer appropriate that we disclose more details at this point in time other than to state that on a year on year basis that our funding increased by nearly 50% to £48,215.

EXTERNAL HIRE OF THE PLAZA CENTRE FACILITIES

The Trustees allow other organisations to hire the facilities providing the activity does not conflict with the ethos of the Fellowship. These include events, mainly musical, presented by the local Borough Arts Council. This policy has helped to promote high-quality entertainment for the community and has been extremely well received. Voluntary stewards from the Fellowship are responsible for Health and Safety requirements and provide refreshments for a charge. Our income recovered somewhat post Covid to £31,154.

DEVELOPMENT OF THE PLAZA CENTRE FACILITIES

Development of the Plaza Centre facilities continued throughout the year where funds have been available. Some of the work was carried out by skilled members of the Fellowship donating their time.

POLICIES AND PROCEDURES

Southend Christian Fellowship has established policies which apply to both staff and those who take part in the community life and/ or visit the church, including a Safeguarding Policy. During the past year existing policies have been reviewed and upgraded and various new policies generated.

Financial review

Financial position

The unrestricted funds showed a surplus for the year of £153,165 after transfers, as a result of a large one-off donation. The trustees would like to express their thanks to those business, charities, other local churches and individuals for their donations and grants given during the year.

Principal funding sources

The charity relies on voluntary donations from its members for its income. The Charity does not employ professional fund raising bodies.

GRANTS RECEIVED

During the year we were delighted to receive the following Grants:-

Essex Community Foundation	-	£5,000
Essex Youth Trust	-	£2,475
Groundworks UK	-	£1,000

Investment policy and objectives

The charity has adopted a policy of placing any surplus funds in a low risk, high return investment account with COIF.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

Reserves policy

The trustees have developed a reserves policy that they would hold reserves to cover a potential reduction or loss of income.

The trustees believe that it would be prudent to have as a reserve a minimum of £30,000 readily available to cover unforeseen eventualities. (£30,000 is approximately one month's unrestricted income/outgoings). The average current account balance over the year was in excess of £50,000.

Discussions internally within the charity, and externally, lead the trustees to believe that sufficient funds equivalent to the reserve figure identified could be made available, if required, on a timely basis by way of loan finance.

Environmental Matters

Many people in the Church are committed to a sustainable future and to improving the social, economic and environmental well-being of the community. This is an ethos of the fellowship.

We endeavour to base all our actions on sustainability principles to protect our planet and future. We are seeking to minimize CO2 emissions even though we occupy a large building built in the 1930's.

Our services are delivered in a way that minimizes environmental impact and promotes integrity.

Social Responsibility

The Senior Leadership Team seeks to promote a socially responsible culture throughout the fellowship, in particular:-

- We offer safe and healthy jobs with fair wages.
- We maintain a diverse, participation-based corporate culture that establishes optimum conditions for the sustainable commitment of the employees including paying attention to Health & Safety and reducing conflict in the work-place.
- We are committed to working locally to improve the social, economical and environmental well being of our community.

At the end of the year 19 staff were employed by Southend Christian Fellowship.

Southend Christian Fellowship also contributes to a staff pension scheme.

SOUTHEND CHRISTIAN FELLOWSHIP

REPORT (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

FUTURE PLANS

Southend Christian Fellowship has a vision to reach out and touch the local community and beyond with the love of Jesus. We continue to review where we invest our resources; not just financial but time and energy also.

One of our biggest passions this year has been to create legacy: To invest in the future of SCF and the Plaza Centre in order to build firm foundations that the next generation will be able to work and expand from.

As part of that we have been making plans to renovate the Plaza Centre in order that it is suitable and ready for the next season and generation of Southend Christian Fellowship family and we are therefore looking to continue to invest in building work to make this happen.

By careful management of income and budgets the trustees assist the leadership team by ensuring that costs are monitored on a timely basis and that there are sufficient reserves in place to allow for growth.

Daisy Chain closure: regrettably the future of our playgroup is under review. The loss for this year was over £20,000 and current projections are for a loss in excess of £40,000. However, the bigger issue is on-availability of appropriate council funding and our inability to attract staff.

Land purchase: We have noticed that a small parcel of land behind our garages is uncared for. We have approached the owner and negotiations to either rent or purchase are ongoing. Our intention, if successful would be to convert it to a high quality green space to be used by various functions in the church and local community.

The report was approved by the Board of Trustees.

R. P. Bates

.....
R Bates - Chair

Trustee

Dated: *27/10/2022*

SOUTHEND CHRISTIAN FELLOWSHIP
INDEPENDENT EXAMINER'S REPORT
TO THE TRUSTEES OF SOUTHEND CHRISTIAN FELLOWSHIP

I report to the trustees on my examination of the financial statements of the Southend Christian Fellowship for the year ended 31 December 2021.

Responsibilities and basis of report

As the trustees of the you are responsible for the preparation of the financial statements in accordance with the requirements of the Charities Act 2011 (the 2011 Act).

I report in respect of my examination of the Fellowship's financial statements carried out under section 145 of the 2011 Act. In carrying out my examination I have followed all the applicable Directions given by the Charity Commission under section 145(5)(b) of the 2011 Act.

Independent examiner's statement

Since the Fellowship's gross income exceeded £250,000 your examiner must be a member of a body listed in section 145 of the 2011 Act. I confirm that I am qualified to undertake the examination because I am a member of BA (Hons) FCCA ACA, which is one of the listed bodies.

Your attention is drawn to the fact that the charity has prepared financial statements in accordance with Accounting and Reporting by Charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102) in preference to the Accounting and Reporting by Charities: Statement of Recommended Practice issued on 1 April 2005 which is referred to in the extant regulations but has now been withdrawn.

I understand that this has been done in order for financial statements to provide a true and fair view in accordance with Generally Accepted Accounting Practice effective for reporting periods beginning on or after 1 January 2015.

I have completed my examination. I confirm that no matters have come to my attention in connection with the examination giving me cause to believe that in any material respect:

- 1 accounting records were not kept in respect of the as required by section 130 of the 2011 Act; or
- 2 the financial statements do not accord with those records; or
- 3 the financial statements do not comply with the applicable requirements concerning the form and content of accounts set out in the Charities (Accounts and Reports) Regulations 2008 other than any requirement that the accounts give a true and fair view which is not a matter considered as part of an independent examination.

I have no concerns and have come across no other matters in connection with the examination to which attention should be drawn in this report in order to enable a proper understanding of the financial statements to be reached.



Francis James & Partners LLP

1386 London Road
Leigh on Sea
Essex
SS9 2UJ
England

Dated: 27 October 2022

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF FINANCIAL ACTIVITIES INCLUDING INCOME AND EXPENDITURE ACCOUNT FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	Unrestricted funds 2021 £	Restricted funds 2021 £	Total 2021 £	Unrestricted funds 2020 £	Designated funds 2020 £	Restricted funds 2020 £	Total 2020 £
<u>Income and endowments from:</u>								
Donations and legacies	3	386,662	42,881	429,543	260,572	-	45,403	305,975
Investments	4	31,161	-	31,161	15,744	-	-	15,744
Other income	5	43,698	120,797	164,495	(1,790)	-	153,050	151,260
Total income		<u>461,521</u>	<u>163,678</u>	<u>625,199</u>	<u>274,526</u>	<u>-</u>	<u>198,453</u>	<u>472,979</u>
<u>Expenditure on:</u>								
Raising funds	6	<u>87,524</u>	<u>3,359</u>	<u>90,883</u>	<u>53,819</u>	<u>-</u>	<u>15,683</u>	<u>69,502</u>
Charitable activities		<u>222,166</u>	<u>189,471</u>	<u>411,637</u>	<u>190,735</u>	<u>-</u>	<u>158,950</u>	<u>349,685</u>
Total expenditure		<u>309,690</u>	<u>192,830</u>	<u>502,520</u>	<u>244,554</u>	<u>-</u>	<u>174,633</u>	<u>419,187</u>
Net income/(expenditure) for the year/ Net movement in funds		<u>151,831</u>	<u>(29,152)</u>	<u>122,679</u>	<u>29,972</u>	<u>-</u>	<u>23,820</u>	<u>53,792</u>
Prior year adjustment	18	-	-	-	(12,005)	-	12,005	-
Net movement in funds		<u>151831</u>	<u>29152</u>	<u>122679</u>	<u>48344</u>	<u>6367</u>	<u>11815</u>	<u>53792</u>
Fund balances at 1 January 2021		<u>721,299</u>	<u>30,678</u>	<u>751,977</u>	<u>655,852</u>	<u>23,470</u>	<u>18,863</u>	<u>698,185</u>
Fund balances at 31 December 2021		<u><u>884204</u></u>	<u><u>1526</u></u>	<u><u>874656</u></u>	<u><u>704196</u></u>	<u><u>17103</u></u>	<u><u>30678</u></u>	<u><u>751977</u></u>

The statement of financial activities includes all gains and losses recognised in the year.

SOUTHEND CHRISTIAN FELLOWSHIP

**STATEMENT OF FINANCIAL ACTIVITIES (CONTINUED)
INCLUDING INCOME AND EXPENDITURE ACCOUNT**

FOR THE YEAR ENDED 31 DECEMBER 2021

All income and expenditure derive from continuing activities.

SOUTHEND CHRISTIAN FELLOWSHIP

BALANCE SHEET AS AT 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Fixed assets					
Tangible assets	14		629,776		650,998
Current assets					
Debtors	15	25,852		20,514	
Cash at bank and in hand		226,567		87,766	
		<u>252,419</u>		<u>108,280</u>	
Creditors: amounts falling due within one year	16	<u>(7,539)</u>		<u>(7,301)</u>	
Net current assets			244,880		100,979
Total assets less current liabilities			<u>874,656</u>		<u>751,977</u>
Income funds					
Restricted funds			13,531		26,914
Endowment funds - designated			-		17,103
Unrestricted funds			861,125		707,960
			<u>874,656</u>		<u>751,977</u>

The financial statements were approved by the Trustees on 26th October 2022

R. P. Bates

R Bates - Chair
Trustee

SOUTHEND CHRISTIAN FELLOWSHIP

STATEMENT OF CASH FLOWS FOR THE YEAR ENDED 31 DECEMBER 2021

	Notes	2021 £	£	2020 £	£
Cash flows from operating activities					
Cash generated from operations	19		107,640		57,879
Investing activities					
Purchase of tangible fixed assets		-		(35,144)	
Investment income received		31,161		15,744	
		<u>31,161</u>		<u>15,744</u>	
Net cash generated from/(used in) investing activities			31,161		(19,400)
Net cash used in financing activities			-		-
			<u>138,801</u>		<u>38,479</u>
Net increase in cash and cash equivalents			138,801		38,479
Cash and cash equivalents at beginning of year			87,766		49,287
			<u>226,567</u>		<u>87,766</u>
Cash and cash equivalents at end of year			<u>226,567</u>		<u>87,766</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

Charity information

Southend Christian Fellowship is a charity.

1.1 Accounting convention

The financial statements have been prepared in accordance with the 's [governing document], the Charities Act 2011, FRS 102 "The Financial Reporting Standard applicable in the UK and Republic of Ireland" ("FRS 102") and the Charities SORP "Accounting and Reporting by Charities: Statement of Recommended Practice applicable to charities preparing their accounts in accordance with the Financial Reporting Standard applicable in the UK and Republic of Ireland (FRS 102)" (effective 1 January 2019). The is a Public Benefit Entity as defined by FRS 102.

The Fellowship has taken advantage of the provisions in the SORP for charities not to prepare a Statement of Cash Flows.

The financial statements have departed from the Charities (Accounts and Reports) Regulations 2008 only to the extent required to provide a true and fair view. This departure has involved following the Statement of Recommended Practice for charities applying FRS 102 rather than the version of the Statement of Recommended Practice which is referred to in the Regulations but which has since been withdrawn.

The financial statements are prepared in sterling, which is the functional currency of the Charity

Monetary amounts in these financial statements are rounded to the nearest £.

The financial statements have been prepared under the historical cost convention, [modified to include the revaluation of freehold properties and to include investment properties and certain financial instruments at fair value]. The principal accounting policies adopted are set out below.

1.2 Going concern

At the time of approving the financial statements, the trustees have a reasonable expectation that the has adequate resources to continue in operational existence for the foreseeable future. Thus the trustees continue to adopt the going concern basis of accounting in preparing the financial statements.

1.3 Charitable funds

Unrestricted funds are available for use at the discretion of the trustees in furtherance of their charitable objectives.

Restricted funds are subject to specific conditions by donors as to how they may be used. The purposes and uses of the restricted funds are set out in the notes to the financial statements.

Endowment funds are subject to specific conditions by donors that the capital must be maintained by the .

1.4 Income

Income is recognised when the is legally entitled to it after any performance conditions have been met, the amounts can be measured reliably, and it is probable that income will be received.

Cash donations are recognised on receipt. Other donations are recognised once the has been notified of the donation, unless performance conditions require deferral of the amount. Income tax recoverable in relation to donations received under Gift Aid or deeds of covenant is recognised at the time of the donation.

Legacies are recognised on receipt or otherwise if the has been notified of an impending distribution, the amount is known, and receipt is expected. If the amount is not known, the legacy is treated as a contingent asset.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

1.5 Expenditure

Expenditure is recognised once there is a legal or constructive obligation to transfer economic benefit to a third party, it is probable that a transfer of economic benefits will be required in settlement, and the amount of the obligation can be measured reliably.

Expenditure is classified by activity. The costs of each activity are made up of the total of direct costs and shared costs, including support costs involved in undertaking each activity. Direct costs attributable to a single activity are allocated directly to that activity. Shared costs which contribute to more than one activity and support costs which are not attributable to a single activity are apportioned between those activities on a basis consistent with the use of resources. Central staff costs are allocated on the basis of time spent, and depreciation charges are allocated on the portion of the asset's use.

1.6 Tangible fixed assets

Tangible fixed assets are initially measured at cost and subsequently measured at cost or valuation, net of depreciation and any impairment losses.

Depreciation is recognised so as to write off the cost or valuation of assets less their residual values over their useful lives on the following bases:

Freehold land and buildings	2% on cost
Plant and equipment	20% on cost
Fixtures and fittings	20% on cost
Computers	20% on cost
Motor vehicles	25% on cost

The gain or loss arising on the disposal of an asset is determined as the difference between the sale proceeds and the carrying value of the asset, and is recognised in the statement of financial activities.

In the year the property was revalued and was found to have a market value of £880,000.

1.7 Impairment of fixed assets

At each reporting end date, the reviews the carrying amounts of its tangible assets to determine whether there is any indication that those assets have suffered an impairment loss. If any such indication exists, the recoverable amount of the asset is estimated in order to determine the extent of the impairment loss (if any).

1.8 Cash and cash equivalents

Cash and cash equivalents include cash in hand, deposits held at call with banks, other short-term liquid investments with original maturities of three months or less, and bank overdrafts. Bank overdrafts are shown within borrowings in current liabilities.

1.9 Financial instruments

The Charity has elected to apply the provisions of Section 11 'Basic Financial Instruments' and Section 12 'Other Financial Instruments Issues' of FRS 102 to all of its financial instruments.

Financial instruments are recognised in the 's balance sheet when the becomes party to the contractual provisions of the instrument.

Financial assets and liabilities are offset, with the net amounts presented in the financial statements, when there is a legally enforceable right to set off the recognised amounts and there is an intention to settle on a net basis or to realise the asset and settle the liability simultaneously.

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

1 Accounting policies

(Continued)

Basic financial assets

Basic financial assets, which include debtors and cash and bank balances, are initially measured at transaction price including transaction costs and are subsequently carried at amortised cost using the effective interest method unless the arrangement constitutes a financing transaction, where the transaction is measured at the present value of the future receipts discounted at a market rate of interest. Financial assets classified as receivable within one year are not amortised.

Basic financial liabilities

Basic financial liabilities, including creditors and bank loans are initially recognised at transaction price unless the arrangement constitutes a financing transaction, where the debt instrument is measured at the present value of the future payments discounted at a market rate of interest. Financial liabilities classified as payable within one year are not amortised.

Debt instruments are subsequently carried at amortised cost, using the effective interest rate method.

Trade creditors are obligations to pay for goods or services that have been acquired in the ordinary course of operations from suppliers. Amounts payable are classified as current liabilities if payment is due within one year or less. If not, they are presented as non-current liabilities. Trade creditors are recognised initially at transaction price and subsequently measured at amortised cost using the effective interest method.

Derecognition of financial liabilities

Financial liabilities are recognised when the Charity's contractual obligations expire or are discharged or cancelled.

1.10 Employee benefits

The cost of any unused holiday entitlement is recognised in the period in which the employee's services are received.

Termination benefits are recognised immediately as an expense when the Charity is demonstrably committed to terminate the employment of an employee or to provide termination benefits.

1.11 Retirement benefits

Payments to defined contribution retirement benefit schemes are charged as an expense as they fall due.

2 Critical accounting estimates and judgements

In the application of the Charity's accounting policies, the trustees are required to make judgements, estimates and assumptions about the carrying amount of assets and liabilities that are not readily apparent from other sources. The estimates and associated assumptions are based on historical experience and other factors that are considered to be relevant. Actual results may differ from these estimates.

The estimates and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognised in the period in which the estimate is revised where the revision affects only that period, or in the period of the revision and future periods where the revision affects both current and future periods.

3 Donations and legacies

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Donations and gifts	386,662	42,881	429,543	260,572	45,403	305,975

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

4 Investments

	Unrestricted funds	Unrestricted funds
	2021	2020
	£	£
Rents received	31,154	15,700
Interest receivable	7	44
	<u>31,161</u>	<u>15,744</u>

5 Other income

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Other income	24,636	38,815	63,451	(9,980)	53,220	43,240
Playgroup income	-	81,982	81,982	-	99,830	99,830
Charitable activities	8,267	-	8,267	2,103	-	2,103
Cafe income	10,795	-	10,795	6,087	-	6,087
	<u>43,698</u>	<u>120,797</u>	<u>164,495</u>	<u>(1,790)</u>	<u>153,050</u>	<u>151,260</u>

6 Raising funds

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Ministry expenses	27,824	125	27,949	15,096	-	15,096
Playgroup expenditure	-	3,234	3,234	-	6,602	6,602
Church activities	33,755	-	33,755	14,603	9,081	23,684
Cafe expenditure	4,723	-	4,723	2,898	-	2,898
	<u>66,302</u>	<u>3,359</u>	<u>69,661</u>	<u>32,597</u>	<u>15,683</u>	<u>48,280</u>
<u>Trading costs</u>						
Depreciation and impairment	21,222	-	21,222	21,222	-	21,222
	<u>87,524</u>	<u>3,359</u>	<u>90,883</u>	<u>53,819</u>	<u>15,683</u>	<u>69,502</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

7 Charitable activities

	Unrestricted funds	Restricted funds	Total	Unrestricted funds	Restricted funds	Total
	2021	2021	2021	2020	2020	2020
	£	£	£	£	£	£
Ministry wages	74,918	-	74,918	61,517	27,916	89,433
Playgroup wages	-	92,897	92,897	-	90,025	90,025
Café wages	23,981	-	23,981	24,478	-	24,478
Centre wages	37,627	-	37,627	20,321	-	20,321
Pension contributions	10,162	-	10,162	9,073	-	9,073
Overseas travel	929	-	929	985	-	985
Donations	-	-	-	1,030	-	1,030
Grants to institutions	-	48,215	48,215	576	33,374	33,950
Accountancy	4,080	-	4,080	6,000	-	6,000
Building	19,768	27,045	46,813	7,474	914	8,388
Premises cost and insurance	30,191	-	30,191	35,475	-	35,475
Subscriptions	2,324	-	2,324	3,662	-	3,662
Telephone	7,609	-	7,609	5,984	-	5,984
Printing, postage and stationary	2,511	-	2,511	1,939	-	1,939
Repairs and maintenance	2,842	-	2,842	10,400	-	10,400
Sundries	2,807	21,314	24,121	(595)	6,721	6,126
Bank charges	1,492	-	1,492	1,327	-	1,327
Payroll costs	925	-	925	1,088	-	1,088
	<u>222,166</u>	<u>189,471</u>	<u>411,637</u>	<u>190,734</u>	<u>158,950</u>	<u>349,684</u>

8 Grants payable

	Charitable Expenditure 2021 £	Charitable Expenditure 2020 £
Grants to institutions:	<u>-</u>	<u>-</u>
Grants to individuals	<u>116,411</u>	<u>71,974</u>
	<u>116,411</u>	<u>71,974</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

9 GRANT PAYABLE

	2021	2020
	£	£
Other resources expenses	48,215	33,950
Grants payable to institutions:-		
	2021	2020
	£	£
UK	-	577
Overseas	<u>48,215</u>	<u>33,373</u>
	48,215	33,950

10 Trustees

During the year expenses incurred by and reimbursed to trustees were as follows:-

	2021	2020
P Burgess	£Nil	£429
G Stone	£Nil	£Nil
C Burgess	£Nil	£220
Total	£Nil	£649

TRUSTEE REMUNERATION

During the year salaries were paid to trustees for operational and administrative duties undertaken on behalf of the charity are as follows:-

	2021	2020
P Burgess	£35,799	£33,032
C Burgess	£35,799	£33,032

11 Employees

The average monthly number of employees during the year was:

	2021	2020
	Number	Number
Playgroup	9	8
Ministry	5	3
Cafe	2	1
Admin	2	3
Cleaning	1	1
	<u>19</u>	<u>16</u>
Total	<u>19</u>	<u>16</u>

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

11 Employees

(Continued)

Employment costs	2021 £	2020 £
Wages and salaries	229,423	224,257
Other pension costs	10,162	9,073
	<u>239,585</u>	<u>233,330</u>

There were no employees whose annual remuneration was more than £60,000.

12 MOVEMENT IN FUNDS

	As at 01/01/2021 £	Movement in Funds £	Transfers £	As at 31/12/2021 £
Unrestricted Funds				
General	704,196	158,784	-	862,980
Designated	17,103	(6,953)	-	10,150
	721,299	151,831	-	873,130
Restricted Funds				
Building Fund	7,487	(5,792)		1,695
Family Fund	5,268	(1,315)		3,953
Growth Fund	22,963	(5,859)	-	17,104
Playgroup	(5,040)	(16,186)	-	(21,226)
	30,678	(29,152)	-	1,526
Total	751,977	122,679	-	874,656

	Incoming Resources £	Resources Expended £	Movement in Funds £
Unrestricted Funds			
General	425,547	(266,763)	158,784
Designated	35,974	(42,927)	(6,953)
	461,521	(309,690)	151,831
Restricted Funds			
Building Fund	17,911	(23,703)	(5,792)
Family Fund	6,998	(8,313)	(1,315)
Growth Fund	56,787	(62,646)	(5,859)
Playgroup	81,982	(98,168)	(16,186)
	163,678	(192,830)	(29,152)
Total	625,199	(502,520)	122,679

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) **FOR THE YEAR ENDED 31 DECEMBER 2021**

13 MAIN FUNDS

Included in general funds are £ 10,150 of designated funds as at 31 December 2021.

Unrestricted savings is a designated fund for the purposes of financing building work, ministry activity and administrative support.

Overseas missions funds represent income received and spent on mission work in various countries overseas.

Building fund for the development of the Plaza Centre premises and facilities.

Family fund for the development of SCF's corporate life, including the relief of hardship for those both within and outside the church 'family'.

Growth fund for the support of Christian ministries and the spreading of the Gospel of the Christ in Southend, in Essex and beyond.

Playgroup and cafe are projects which are run from the Plaza Centre for the benefit of the local community in Southend.

Ministry support is the funding of costs of Churchward partnership services.

Open plaza is funding for open plaza events.

Indian pastoral support - spiritual advisor for the leadership team.

Peter Stott - spiritual advisor for the leadership team.

Fund analysis:

Within General funds are the following designated funds:-

	£
Audio Visual	2,261
Sozo	274
Pastoral loan	1,580
Projects K:600 Club Refurbishment	2,475
Oversight BDS	<u>3,560</u>
Total	10,150

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED)

FOR THE YEAR ENDED 31 DECEMBER 2021

14 Tangible fixed assets	Freehold land and buildings	Plant and equipment	Fixtures and fittings	Computers	Motor vehicles	Total
	£	£	£	£	£	£
Cost						
At 1 January 2021	704,876	84,597	83,210	35,438	4,025	912,146
At 31 December 2021	704,876	84,597	83,210	35,438	4,025	912,146
Depreciation and impairment						
At 1 January 2021	82,088	84,597	54,999	35,438	4,025	261,147
Depreciation charged in the year	14,098	-	7,125	-	-	21,223
At 31 December 2021	96,186	84,597	62,124	35,438	4,025	282,370
Carrying amount						
At 31 December 2021	608,690	-	21,086	-	-	629,776
At 31 December 2020	622,788	84,597	83,210	35,438	4,025	830,058

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

15 Debtors	2021	2020
	£	£
Amounts falling due within one year:		
Other debtors	25,852	20,514
	<u> </u>	<u> </u>
16 Creditors: amounts falling due within one year	2021	2020
	£	£
Other creditors	7,539	7,301
	<u> </u>	<u> </u>
17 Retirement benefit schemes		
Defined contribution schemes		
The operates a defined contribution pension scheme for all qualifying employees. The assets of the scheme are held separately from those of the in an independently administered fund.		
The charge to profit or loss in respect of defined contribution schemes was £10,162 (2020 - £9,073).		
18 Related party transactions		
There were no disclosable related party transactions during the year (2020 - none).		
19 Cash generated from operations	2021	2020
	£	£
Surplus for the year	122,679	53,793
Adjustments for:		
Investment income recognised in statement of financial activities	(31,161)	(15,744)
Depreciation and impairment of tangible fixed assets	21,222	21,222
Movements in working capital:		
(Increase) in debtors	(5,338)	(2,996)
Increase in creditors	238	1,604
	<u> </u>	<u> </u>
Cash generated from operations	107,640	57,879
	<u> </u>	<u> </u>
20 Prior period adjustment		

SOUTHEND CHRISTIAN FELLOWSHIP

NOTES TO THE FINANCIAL STATEMENTS (CONTINUED) FOR THE YEAR ENDED 31 DECEMBER 2021

20 Prior period adjustment

(Continued)

Changes to the balance sheet

	At 31 December 2020		
	As previously reported	Adjustment	As restated
	£	£	£
Capital funds			
Income funds			
Restricted funds	38,919	(12,005)	26,914
designated	17,103	-	17,103
Unrestricted funds	695,955	12,005	707,960
	<u> </u>	<u> </u>	<u> </u>
Total equity	751,977	-	751,977
	<u> </u>	<u> </u>	<u> </u>

Changes to the profit and loss account

	Period ended 31 December 2020		
	As previously reported	Adjustment	As restated
	£	£	£
Income from:	<u> </u>	<u> </u>	<u> </u>
	<u> </u>	<u> </u>	<u> </u>
Gross transfers between funds	-	(12,005)	(12,005)
	<u> </u>	<u> </u>	<u> </u>
Net movement in funds	53,792	(12,005)	41,787
	<u> </u>	<u> </u>	<u> </u>